



PATENT APPLICATION
Serial No. 09/782,756
Docket No. 11129.2

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

AFFIDAVIT UNDER 37 C.F.R. §1.131

I, Stevan P. Vasic, hereby declare:

1. That I am the inventor of the subject matter in the above-identified patent application and that the invention was reduced to practice prior to August 30, 1999, the priority date of U.S. Patent No. 6,397,196 to Kravetz, et al, as cited by the Examiner in the Office Action dated August 23, 2005. .

2. That Exhibit A attached hereto is a true and correct copy of notes that I prepared on or about March 1, 1997 showing an embodiment of my invention related to a system and method for providing payroll access.

3. That Exhibit B attached hereto is a true and correct copy of an agreement executed by me and a potential business partner to whom I disclosed in July 1997 my invention related to a system and method for providing payroll access.

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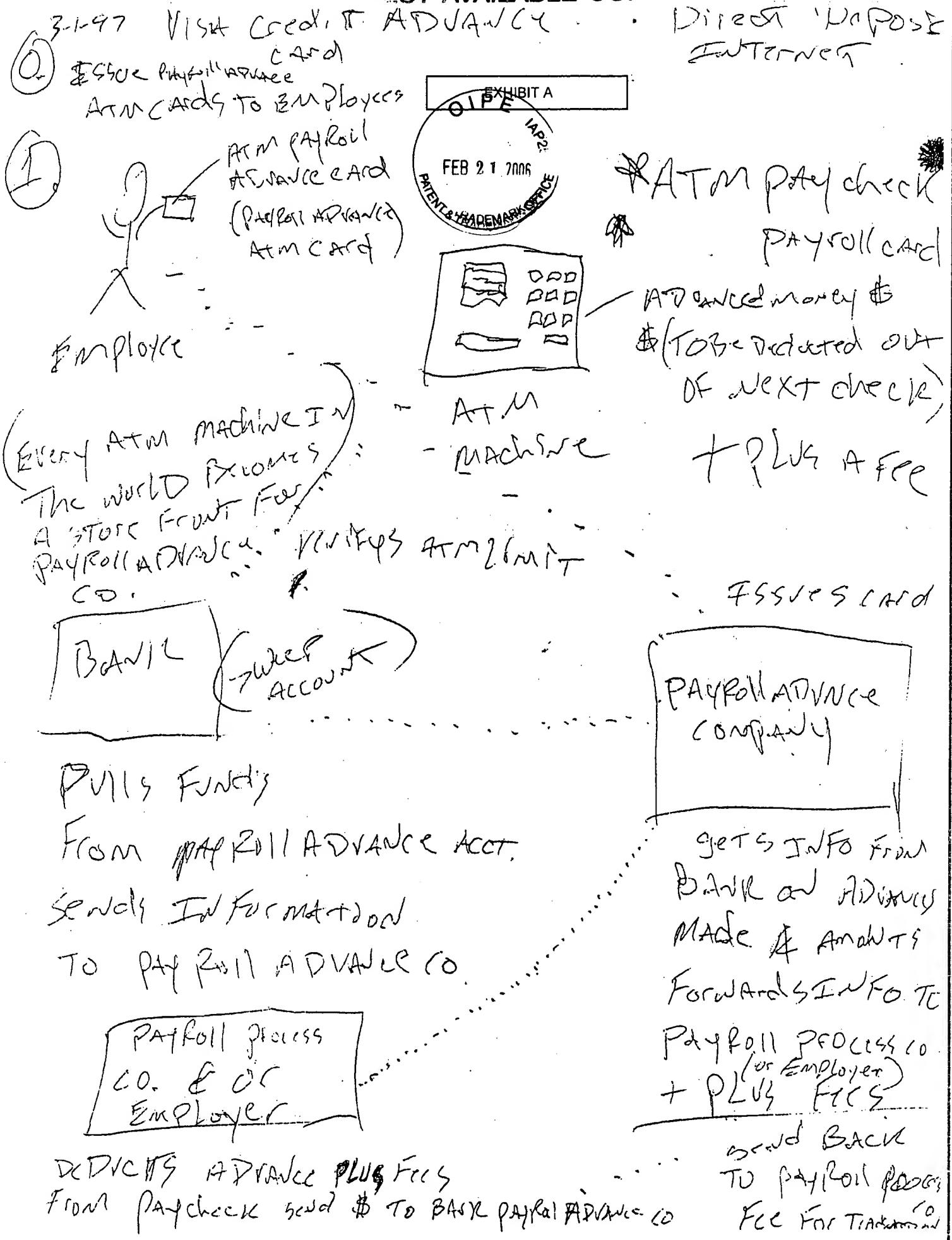
4. That all statements made of my knowledge are true and all statements made on information and belief are believed to be true; and, further, that these statements were made with the knowledge that willful, false statements and the like so made are punishable by fine or imprisonment or both, under Section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application or any patent issuing thereon.

DATED this 16th day of February, 2006


2-16-06

Stevan P. Vasic, Declarant

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EXHIBIT B



NON-COMPETE NON DISCLOSURE AGREEMENT

1. Whereas the undersigned parties agree not to disclose and or not compete in the business idea disclosed by Stevan Vasic.
2. The Non-Compete Non -Disclosure Agreement shall remain in effect for a period of 5 years.
3. The Non-Compete Non -Disclosure Agreement shall be effective for the entire United States.
4. The Business Idea will be described in the blank space below upon the signing of this agreement by all parties.
5. The Business Idea is PAY Roll ACCESS PAY Roll ADVICE
ATM card etc.


Mike VanLeeuwen

7-10-97
Date


Craig VanLeeuwen

7-10-97
Date


Stevan Vasic

7-10-97
Date